

REMARKS/ARGUMENTS

Claims 26-48 are pending. Claims 26-46 were rejected under 35 U.S.C. § 103(a). Claims 47 and 48 were rejected under 35 U.S.C. § 102(e). Applicant proposes amending the independent claims to further clarify the invention. No new matter has been added.

Claim Rejections Under 35 U.S.C. § 102

Claims 47 and 48 were rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent No. 5,842,185 (Chancey et al.). Regarding independent claim 47, Chancey et al. does not recite storing in a data structure user-supplied nicknames that are each associated with a lookup names. Chancey instead discloses a merchant category code" (or "SIC") "that corresponds to a **description** of the payee's primary business or **description** of the type of transaction, such as service charge, credit, and the like, and is present in financial statements such as credit card statements." (Col. 4 line 64 – col. 5 line 4, emphasis added.) The description (or "category") is either suggested by the process or chosen from a list of recognized categories (which previously have been provided by the process, not the user). (Col. 5, lines 14-23.) Thus the category is not user-supplied. Furthermore the description fails to act as a nickname because the description describes the payee's primary business (or the type of transaction), rather than nicknaming the payee.

Additionally Chancey et al. does not recite using the received identity of the transaction entry payee as the lookup name. Chancey instead discloses using a merchant category code" (or "SIC") as the lookup name. As outlined above, the SIC generally describes a payee's primary business (or type of transaction), and thus does not act to identify the transaction entry payee. Thus, the SIC does not as the received identity of the transaction entry payee, and is not used as the lookup name.

Moreover Chancey et al. does not recite substituting the user-supplied nickname of the transaction entry payee for the received identity of the transaction entry payee. Instead, Chancey et al. discloses that "The process constructs a look-up table in the memory of the computer for associating, or translating, merchant category codes with categories recognized by the process." As discussed above, the merchant category code

is not a payee identifier, and the categories (which are descriptions) are not nicknames. Accordingly claim 47 is not anticipated by Chancey et al., and claim 47 is proposed to be allowable.

Claim Rejections Under 35 U.S.C. § 103

Claims 26-28, 33-34, and 40-42 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,842,185 (Chancey). Independent claims 26, 33, are 40 are similar to claim 47 (albeit different in other ways from claim 47) and are submitted to be patentable at least for the reasons given for claim 47. In particular, the prior art does not teach or suggest using payee identifiers as lookup names to effect a substitution of a user-preferred nickname for a received identifier of a transaction payee.

Conclusion

Applicants have proposed amendments to the independent claims to order to advance prosecution of the above-identified application. Applicants request an examiner's interview after final in order to advance prosecution and facilitate allowance of claims.

Respectfully submitted,

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